

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number **10-60844**

UNITED STATES BANKRUPTCY COURT Western District of Virginia

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/23/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. **NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Damienne Simone Muse-Carden
1057 Paul Pride Trail
Halifax, VA 24558

Case Number:
10-60844

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-3790

Attorney for Debtor(s) (name and address):

Damienne Simone Muse-Carden
1057 Paul Pride Trail
Halifax, VA 24558
Telephone number:

Bankruptcy Trustee (name and address):

William F Schneider(79)
PO Box 739
Lynchburg, VA 24505
Telephone number: 434-528-0411

Meeting of Creditors

Date: **May 10, 2010**

Time: **09:30 AM**

Location: **cr mtg, DAN, Danville Regional Airport, 424 Airport Dr., Danville, VA 24540**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 7/9/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1101 Court St.
Room 166
Lynchburg, VA 24504
(434) 845-0317

For the Court:

Clerk of the Bankruptcy Court:
John W. L. Craig

Hours Open: Monday – Friday 9:00 AM – 5:00 PM

Date: 3/23/10

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0423-6
Case: 10-60844

User: admin
Form ID: b9a

Page 1 of 1
Total Noticed: 22

Date Rcvd: Mar 23, 2010

The following entities were noticed by first class mail on Mar 25, 2010.

db +Damienne Simone Muse-Carden, 1057 Paul Pride Trail, Halifax, VA 24558-2951
tr +William F Schneider(79), PO Box 739, Lynchburg, VA 24505-0739
3069758 +AFNI, P.O. Box 3097, Bloomington, IL 61702-3097
3069761 +CLM as assignee of Commercial Credit, c/o Jon Worden Attorney, 5300 Hickory Park Drive #202,
Glen Allen, VA 23059-2629
3069760 +Car Financial Services, Inc., 11020 David Taylor Drive #115, Charlotte, NC 28262-1102
3069762 +Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142
3069763 +Diversified Adjustments, 600 Coon Rapids Blvd. NW, Minneapolis, MN 55433-5549
3069764 +Enhanced Recovery Corporation, 8014 Bayberry Road, Jacksonville, FL 32256-7412
3069766 GEMB/Money Bank Lowes, P.O. Box 103065, Roswell, GA 30076
3069767 +Halifax Regional Hospital, c/o Gravitt & Gravitt, P.O. Box 999, Halifax, VA 24558-0999
3069768 +IC Systems, Inc., P.O. Box 64378, Saint Paul, MN 55164-0378
3069769 +Jefferson Capital Systems, 16 McClelland Drive, Saint Cloud, MN 56303-2198
3069771 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd Ste. 100,
Norfolk, VA 23502)
3069770 +Plains Commerce Bank, P.O. Box 89937, Sioux, Falls, SD 57109-6937
3069772 +Receivable Management, 7206 Hull Street, Richmond, VA 23235-5827
3069774 +USCB Corporation, 101 Harrison Street, Archbald, PA 18403-1961
3069777 +Zenith Acquisition, 220 John Glenn Drive #1, Amherst, NY 14228-2228

The following entities were noticed by electronic transmission on Mar 23, 2010.

3069759 +EDI: CAPITALONE.COM Mar 23 2010 17:23:00 Capital One, P.O. Box 85520,
Richmond, VA 23285-5520
3069765 +EDI: AMINFOFP.COM Mar 23 2010 17:28:00 First Premier Bank, 601 S. Minnesota Avenue,
Sioux Falls, SD 57104-4868
3069773 +EDI: PHINRJMA.COM Mar 23 2010 17:28:00 RJM Acq. LLC, 575 Underhill Ste 224,
Syosset, NY 11791-3416
3069775 +EDI: AFNIVZWIRE.COM Mar 23 2010 17:28:00 Verizon Wireless, 250 James St.,
Morristown, NJ 07960-6410
3069776 +EDI: WFFC.COM Mar 23 2010 17:28:00 Wells Fargo Finance, 2501 Seaport Drive Ste. BH30,
Chester, PA 19013-2249

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2010

Signature:

